



Alameda County Schools Insurance Group (ACSIG)



2021/22 Annual Report

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Executive Director's Message



Welcome to the Annual Report for the Alameda County Schools Insurance Group (ACSIG). ACSIG is celebrating its 44th year of operation. Due to the commitment of each of its members, ACSIG continues to provide quality services while exploring new and innovative opportunities for our programs. We are embracing technology in new ways to provide even better access for all employees.

The challenges of the recent years have brought the need for mental health services to the forefront. The ACSIG Board anticipated this increased need and launched a fully paid Employee Assistance Program (EAP) for all members effective March 2020. While no one could have predicted the pandemic and its effect on us, by implementing such a program, employees were linked with electronic resources and online clinicians to assist them in the navigation of the changing World. More than 18,101 employees are covered throughout Alameda County and the program is open to anyone in their household.

With such dependence upon technology, we found ourselves susceptible to cyber-attacks. ACSIG has fortunately not experienced any ransomware attacks, but we have definitely identified some weaknesses in our systems. These attacks throughout the school community have made the ability to secure cyber coverage even more challenging. In addition, coverage is now conditional on criteria that requires strengthening of all systems. Cyber coverage was the most difficult line of coverage to place for the 2022-23 fiscal year.

Once again, California finds itself in the middle of a rampant wildfire season. Years of draught have caused more and more of the state to be at risk of wildfires. Property insurance for our Districts was difficult to find and when found, was expensive. However, because we are part of a state-wide pool of school agencies, we are able to take advantage of the lower risks school face because of stringent DSA building requirements and successful mitigation of vegetation around our buildings. While school buildings are always susceptible to any wildfires, our proactive approach to building maintenance has yielded better experience than other brick-n-mortar businesses.

The Workers' Compensation program experienced fewer claims during the COVID-19 shutdown. This has helped our program maintain its strong financial position and continue to use equity to reduce the rate each member is required to pay. We have fewer than 60 open tail claims and that number continues to decrease. Once again, our dedicated Workers' Compensation program partners at Keenan & Associates have made the top 10 performers in the State PAR audit. Many congratulations to Patrice Grant and her team!

California schools are united in the messaging that we need legislative intervention to stop the unreasonable jury verdicts in liability cases. With recent verdicts exceeding \$100m, schools are now faced with judgements higher than their level of coverage and whose general funds are now in jeopardy. While no one disagrees that these are heinous acts, students today will be paying for past and plaintiff attorneys are the only ones benefiting from such judgements.

As ACSIG looks forward into 2022-23 we start exploring the next chapter for ACSIG. As my retirement approaches, the Board is committed to recruiting and hiring my successor by July 2023. This will allow a 12-month transition period and affords the greatest opportunity for a seamless transition. I would like to thank our Board, Members and Business Partners for their continued commitment and support. ACSIG 's success is because of you.

Kimberly Dennis

Our Mission



Alameda County Schools Insurance Group is an accredited JPA that conservatively balances cost and risk through self- supporting, service driven insurance programs that is committed to providing services to district and county members through education and outstanding customer service.

President's Message



I write this letter with grateful thoughts for the opportunity to have served as your President these past five years.

They say that change is permanent. Could not be more true. They also say that preparation is the key to success. With that in mind, I want to take this moment to also express my gratitude for the collaborative thought-partnership at our last strategic planning event that helped us wrap up 2021/22 and set the path for the new year.

The rich discussions and methodical planning that took place at that event regarding leadership succession is another example that speaks to the way we prefer to do things in ACSIG. We do not wait around for things to happen! The amazing turnaround of ACSIG's financial health and the impactful programs that continue to serve its members are testaments to the strategic leadership of Kimberly Dennis, the Executive Committee, and those before us who steered that path. Shout out to the ACSIG rockstar staff for all the good work.

I've said it before and I'll say it again. Our finances are in order, our investments are sound, and our programs are responsive to our members' needs.

On behalf of the Executive team, thank you for your ongoing support.

Annette Heldman



Governance

Executive Committee

Annette Heldman	President	New Haven USD
Susan Kinder	Vice Present	Livermore Valley Joint USD
Jackie Kim	Board Member	Albany USD
Dr. Candi Clark	Board Member	Alameda COE
Ruth Alahydoian	Board Member	Piedmont USD
Ahmad Sheikholeslami	Board Member	Pleasanton USD
Dr. Kevin Collins	Board Member	San Leandro USD

Board of Directors

Annette Heldman	President	New Haven USD
Susan Kinder	Vice President	Livermore USD
Dr. Candi Clark	Board Member	Alameda County Office of Education
Dani Krueger	Board Member	Alameda USD
Jackie Kim	Board Member	Albany USD
Suzy Chan	Board Member	Castro Valley USD
Chris Hobbs	Board Member	Dublin USD
Anthony Oum	Board Member	Eden Area ROP
Dora Siu	Board Member	Emery USD
Bruce Colby	Board Member	Fremont USD
Bryan Wakefield	Board Member	Mission Valley ROP
Gay Costa	Board Member	Mountain House USD
Marie Dela Cruz	Board Member	Newark USD
Ruth Alahydoian	Board Member	Piedmont USD
Ahmad Sheikholeslami	Board Member	Pleasanton USD
Dr. Kevin Collins	Board Member	San Leandro USD
Dr. Roberto Perez Jr	Board Member	San Lorenzo USD
Molleen Barnes	Board Member	Sunol Glen USD
Julie Duncan	Board Member	Tri Valley ROP

Workers Compensation Program

Core Program

The Alameda County Schools Insurance Group (ACSIG) was founded in 1978 for the purpose of self-insuring for Workers' Compensation claims exposure.

This core program has grown throughout the past 35 years and now includes 19 member agencies and employee payroll of over \$1 billion.



Self-Insured Retention

At inception ACSIG was a 100% self-insured program. Beginning in 1979, ACSIG began purchasing reinsurance to provide for catastrophe claims. The following schedule details the self-insured retention and dollar value at which reinsurance was purchased for the program since inception.

Coverage by Fiscal Year

<u>Occurrence</u>	<u>Self-Insured Retention</u>
July 1, 1978 – June 30, 1979	Unlimited
July 1, 1979—June 30, 1980	\$250,000
July 1, 1980—June 30, 1981	\$250,000
July 1, 1981 – June 30, 1982	\$250,000
July 1, 1982 – June 30, 1986	\$250,000
July 1, 1986 – June 30, 1987	\$500,000
July 1, 1988 – June 30, 1995	Unlimited
July 1, 1995 – June 30, 2001	\$2,000,000
July 1, 2001 – June 30, 2003	\$1,000,000
July 1, 2003 – June 30, 2004	Unlimited
July 1, 2004 –June 30, 2006	\$3,000,000
July 1, 2006 – June 30, 2009	\$250,000
July 1, 2009 – Present	\$0

As of July 1, 2009, ACSIG reinsures for \$1 coverage in the Workers Compensation Program through the Projected Insurance Program for Schools (PIPS)

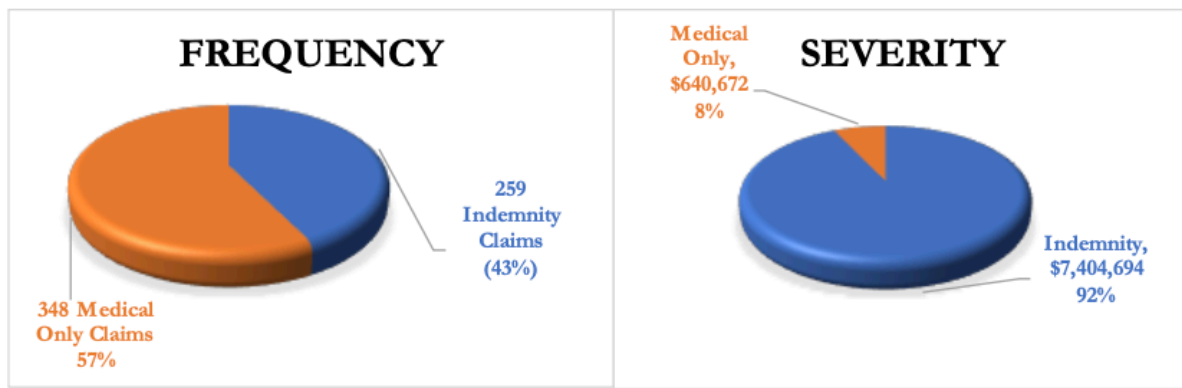
ACSIG 2021/ 2022 FY



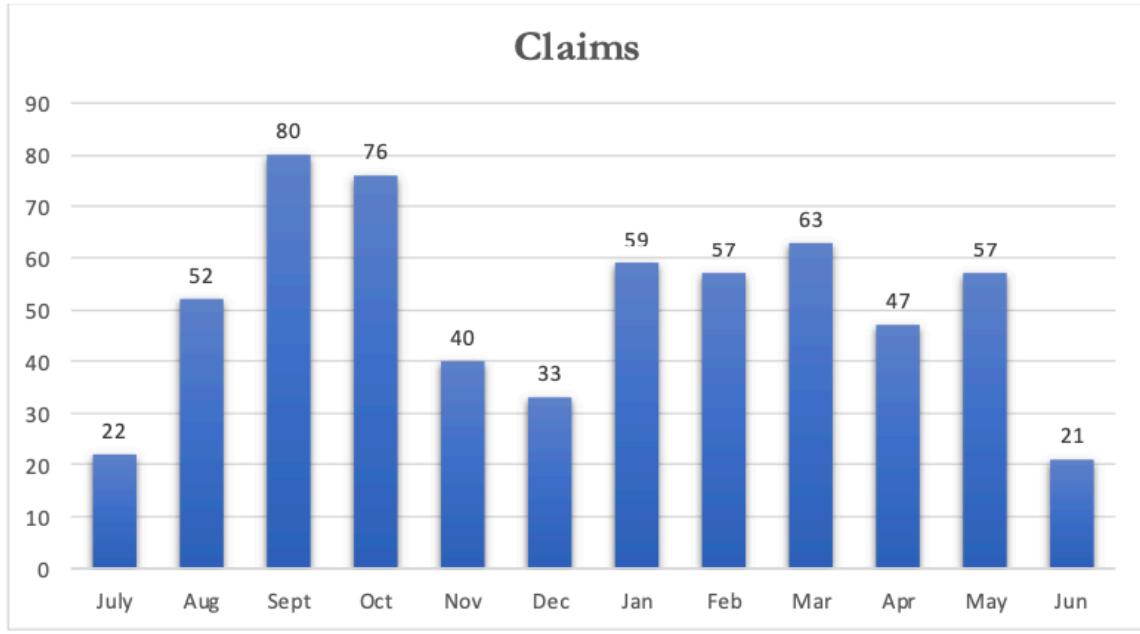
Alameda County Schools Insurance Group 2021/2022 FY

	<i>2019/2020</i>	<i>2020/2021</i>	<i>2021/2022</i>
<i>Frequency</i>	<i>480</i>	<i>247</i>	<i>607</i>
<i>Severity</i>	<i>\$6,455,036</i>	<i>\$4,027,394</i>	<i>8,045,365</i>
<i>Top Three Injured Occupations</i>	<i>Teacher (127) Aide (118) Custodian (77)</i>	<i>Teacher (45) Custodian (42) Maintenance (37)</i>	<i>Aide (157) Teacher (136) Custodian (79)</i>
<i>Top Three Injury Types</i>	<i>Strain By (127) Fall/Slip (122) Struck By (120)</i>	<i>Strain By (103) Fall/Slip (53) Struck By (20)</i>	<i>Struck By (123) Strain By (168) Fall/Slip (177)</i>

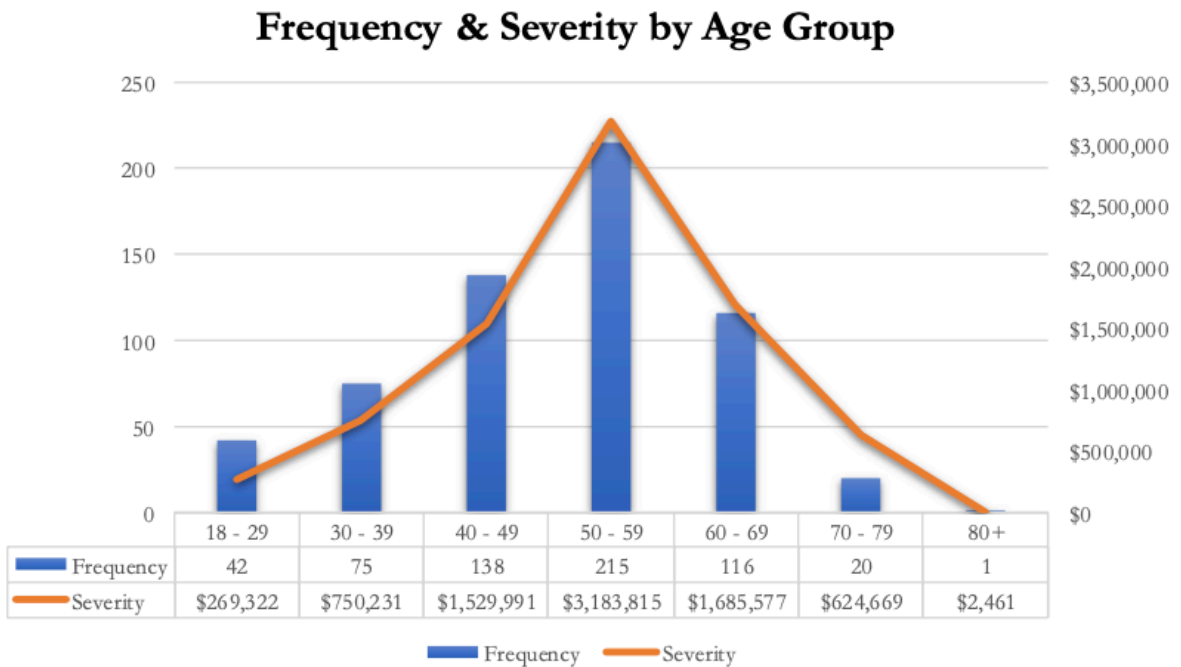
2021/2022 Frequency & Severity by Claim Type



2021/2022 Monthly Claim Distribution

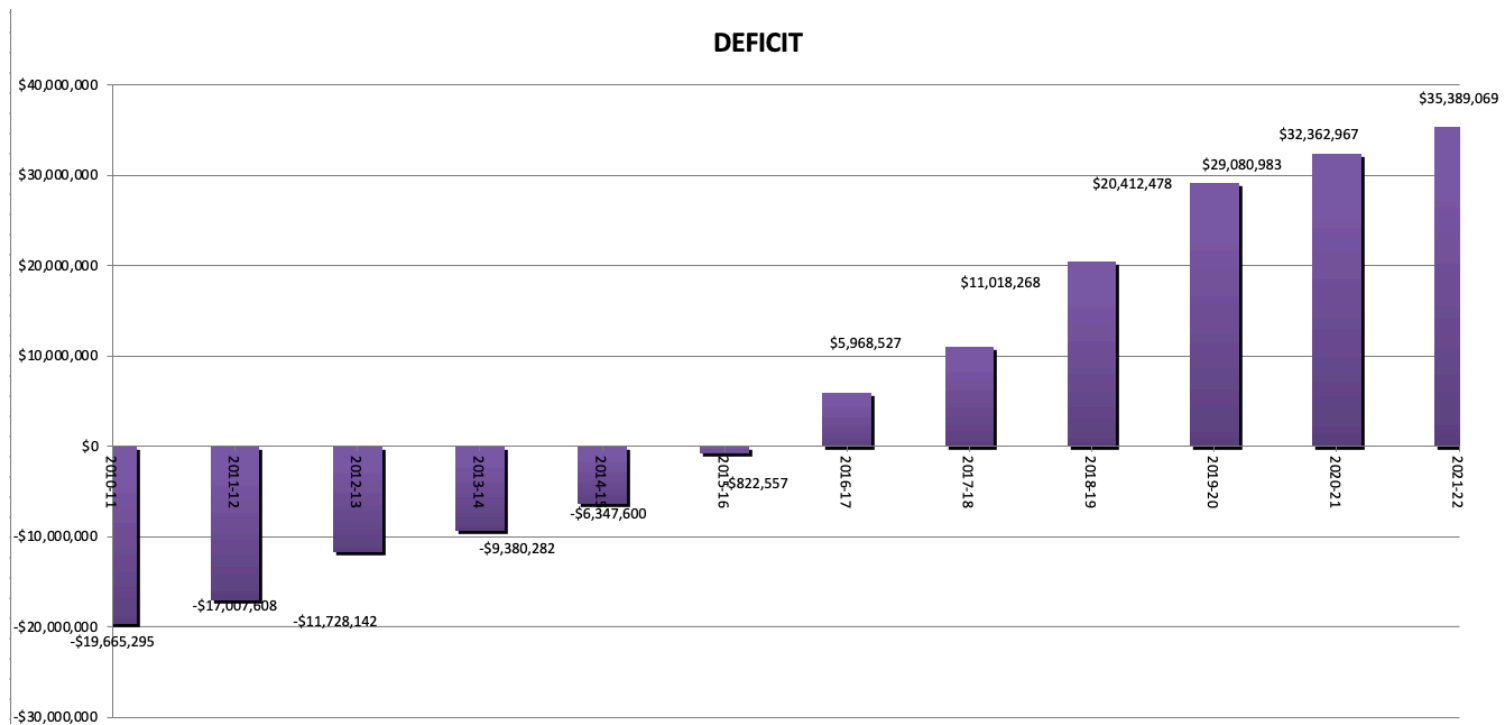


2021/2022 Claims by Age Group



Evolution of Deficit

DEFICIT Projections



Service Team Model



One of the most exciting things about the ACSIG/Keenan partnership is the Service Team delivery model. The Service Team consists of the ACSIG Executive Director, Claims Manager, Account Manager, Risk Management Analyst and Loss Control Specialists. This dedicated team works together to maximize efficiency and services to reduce the

frequency and severity of Workers Comp claims. The Service Team analyzes loss data in a variety of terms in an effort to target resources to the areas most in need.

Workers Compensation Claims Administration

Since Partnering with ACSIG in July 2007, Keenan has continually improved upon the success achieved the year before. The Key to our success has been our adherence to our basic claims philosophy; effectively manage all aspects of a claim to ensure that benefits are delivered efficiently, and in accordance with California Labor Code. We approach every claim individually, proactively managing the benefits and moving the claim to final resolution. Through utilization of our best practices, and proprietary products, we can provide ACSIG members and their employees with superlative service in the most efficient and cost effective manner. To that end, during the 20/21 fiscal year we were able to deliver the following high level results to ACSIG's member districts:

- From July 2021 to June 2022, Keenan Claims Administration successfully closed/resolved 10 tail claim files (15% of ACSIG's self-insured workers compensation claims inventory from the prior year) 4 of the file closures were full and final Compromise and Release settlements. ACSIG ended the fiscal year with a total 59 claim files (2 Active Indemnity & 57 Future Medical).
 - The impact of the claims activity for the fiscal year resulted in an overall reduction of \$2,768,684 in the self-insured workers compensation claim liabilities, which contributed towards the \$3,026,101 increase in ACSIG's Workers Compensation Program net financial position of \$35,389,069 at the end of fiscal year 2021-2022.
- Utilization of Keenan's PRIME program has also delivered significant savings to ACSIG:
 - Overall reduction of 58% for fiscal year 2021/2022 with net savings of \$3,702,608.16
 - Return on investment realized for fiscal year 2021/2022 was \$5.57

- There were continued savings realized with the Nurse Case Management Savings and Utilization Reviews. Net savings for FY 2021/2022 \$1,937,197

The administration of claims by Keenan is based on a district specific caseload handled by a designated Claims Examiner. The designated Claims Examiner handles all claims for the district and is wholly responsible for overall district satisfaction and claims performance. We continue to receive positive feedback regarding this structure of claim handling.

Account Manager Role and Activities

The Account Manager is responsible for servicing and providing technical support to the JPA. The Account Manager works closely with the Executive Director to develop a strategic plan to provide focus and accountability for meeting the needs identified by the JPA and Keenan. Below is a list of the responsibilities and services provided by the Account Manager:



- Provides proactive day-to-day client service by anticipating client needs and responding to client questions and issues in a timely manner
- Oversees the renewal process by working with the Executive Director to obtain payroll information, monitor questionnaire process, sends renewal binders & invoices.
- Maintain relationships with member districts by providing regular visits and open communication
- Works closely with claims and loss control departments on client-related issues
- Schedules and coordinates quarterly Workers' Compensation claim specific lunch and learns
- Provides informational brochures and posters for the WeTip program to districts as needed
- Provides monthly updates of the JPA service plan and provides monthly P&C Bridge and Keenan SafeSchools usage reports to the JPA Executive Director

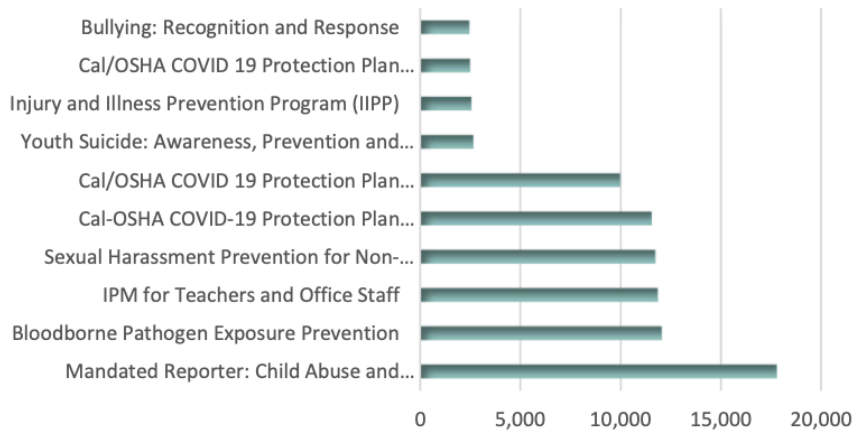
In addition, the Account Manager is responsible for the implementation and training of P&C Bridge and Keenan SafeSchools. The main focus of the Keenan service team, driven by the account manager, is to meet with new district contacts to provide training, to be a resource to current contacts as needed, and to assist the district with the assigning of Keenan SafeSchools online training courses.

Keenan SafeSchools

114,925 completions last year during the same time period

Alameda County Schools Insurance Group course completions for 7/1/21 – 6/30/22

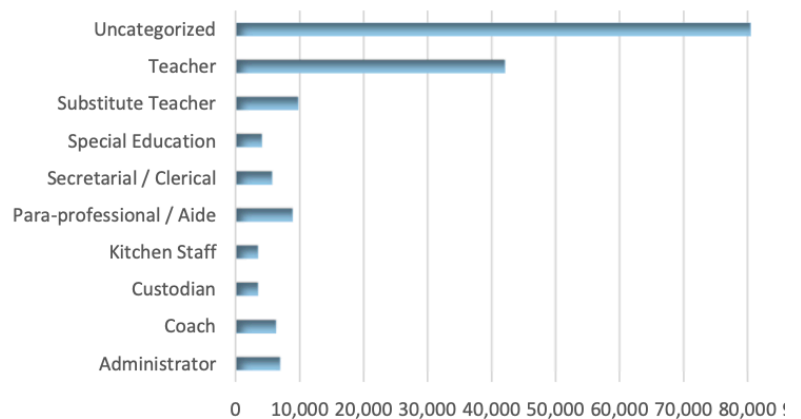
Top 10 Completions by Position



Completions by District

District	# of Completions
Alameda COE	1,908
Alameda USD	5,984
Albany USD	1,991
Castro Valley USD	11,025
Dublin USD	14,783
Eden Area R.O.P.	1,779
Emery USD	405
Fremont USD	19,304
Livermore Valley Jt. USD	16,616
Mission Valley ROP	954
New Haven USD	9,448
Newark USD	3,259
Piedmont USD	2,981
Pleasanton USD	11,641
San Leandro USD	8,655
San Lorenzo USD	7,863
Sunol Glen USD	434
Tri Valley R.O.P.	4,168
Grand Total	123,198

Top 10 Completions by Position



Risk Management Analyst Role and Activities



The Risk Management Analyst has overall responsibility for the development and delivery of high quality, consistent and internally collaborative workers' compensation claims programs and customer service plans for the JPA and individual member districts. The Risk Management Analyst collaborates with the Executive Director to clearly outline the vision of the JPA and develop a strategic plan to carry out that vision. While not all inclusive, the following list demonstrates a variety of tasks handled by the Risk Management Analyst.

- Meet with member Districts and update individual profiles to identify the systems, programs in place, and specific areas for development by individual District.
- Modify Best Practice measures focused on improving internal/external communication and relations between Districts, medical providers, and the Keenan claims team, including meeting with all front-line providers within the Medical Provider Network.
- Attended majority of scheduled claims reviews, provide analytics and assist with Action Plans to bring claims to resolution and/or closure.

- Identify and follow through of training opportunities at the District level.
- Continue to be a resource to Districts interested in implementing Ability USA pre-employment physical abilities testing protocols.
- Maintain ADA/FEHA compliant Job Analysis Bank – Specific job analysis requirements have been completed for various Classified and Certificated positions.
- Conduct educational workshops/symposiums on topics including "Return-to-Work Program," "Education Code Industrial Accident Benefits," "Employment Practices Liability Resource Center," "ADA-FEHA Symposium".
- Expand the "Company Nurse" Nurse Triage & telephonic claims reporting tool. The program has continued to demonstrate reduced reporting lag time which leads to placing stronger emphasis on prompt claims investigations and expedited employee benefits

In addition to workers' compensation issues, the Risk Management Analyst assists Districts with coordination of non-industrial "Fitness for Duty" efforts; "Cal OSHA requests for information", "The Interactive Process", "Special Education Resources" and "Employment Practices Liability Resources"

Loss Control / Risk Management



ACSIG closed out the 21/22 fiscal year with a total of 607 claims which had a total severity incurred of \$8.0M. This represents an increase of 349 claims and an increase of \$4M compared to last year. The uptick in claims is a result of employees and students that continued to come back to in person and from working remote. Another variable is the changing workforce as the year progressed. We helped ACSIG control losses in a variety of ways, including:

- 235 hours meeting and communicating safety information with members
- 102 hours conducting ergonomic evaluations
- 64.5 hours conducting employee safety trainings
- 6.5 hours assessing specific safety hazards
- 5 hours attending file reviews

The total Loss Control time spent on all members was 413 hours in total.

As with previous years, focus continues on Slips/Trips/Falls, as well as Back Injury/Lifting. Loss Control provided numerous trainings and site inspections specifically targeting these two main areas of employee injury. 32 PIPS related trainings were completed during the 21-22 year. Additional emphasis was on Custodial and Nutrition Service losses. Trainings conducted during the year included Slip Trip Falls, Blood Borne Pathogens, Ladder Safety, Back/Lifting Safety, and Personal Protective Equipment. Loss Control conducted more ergonomic evaluations this year than in the previous two years (108 in total -in person & remote) with 92 pre-claim evaluations and 16 claim evaluations.

Online training utilization resulted in over 123,000 courses completed by ACSIG members. The months of August & September 2021 and January & June 2022 were the most active months for training.

We will focus on our loss drivers in the 22/23 school year which include Special Education training and Slip/Slip/Falls and Back Safety/Lifting. New focus areas are training for Aging Workforce, SPED – General Safety, Substitute Employees, Kitchen Worker Safety, and continued observation/training of work force body mechanics. Remote services are being offered to all clients. This includes ergonomic evaluations, employee trainings and meetings.

We look forward to our continued partnership with the ACSIG JPA to create a safe working environment for the member Districts' employees.

Property & Liability Program



General Program Information

- ACSIG expanded its program offerings to include property and liability coverage beginning in July 1, 1980.
- For many years, ACSIG self-insured 100% of the claim liability for the Property / Liability program.
- Beginning in 1993, ACSIG joined the Bay Area Schools Insurance Cooperation (BASIC). From 1993-2008, ACSIG self-insured the first \$150,000 of any property/liability claim and purchased reinsurance for the excess coverage.
- Beginning in 2008, ACSIG participates in the Northern California Regional Liability Excess Fund (NCR) for Excess Property & Liability coverage. The total per occurrence coverage for property is \$250,000; for liability is \$50,000,000.
- ACSIG self insures its first party property and liability claims at \$25,000 per occurrence and third party claim liabilities at \$25,000 per occurrence.
- Members' deductible/retention is \$5,000 per occurrence for any Property or Liability loss.
- The program includes \$862,549,276 in Total Insured Value (TIV) and represents 24,975 total Average Daily Attendance (ADA).

Property and Liability Member Districts

Alameda County Office of Education

Albany Unified School District

Dublin Unified School District

Emery Unified School District

Piedmont Unified School District

Dental Program



Beginning in 1988, ACSIG expanded its program offerings to include dental coverage to agencies in Alameda County. In 1996, the program was expanded statewide. In partnership with Alliant Insurance Services and Preferred Benefits, the EDGE coalition was formed. The coalition is administered through ACSIG. ACSIG is fully self-insured with Delta Dental for this program. ACSIG contracts with Alliant Insurance Services for all outreach and underwriting services. ACSIG contracts with Preferred Benefit for all eligibility and billing services.

ACSIG offers its members 3 options when joining the EDGE program:

- **Fully Insured** – pay a monthly rate per employee determined by underwriting based on their specific plan design and program offerings.
- **Self-Insured Monthly** – pay the actual amount of services rendered and a Delta administration fee and an ACSIG administration fee. The total amount of claims and fees is billed monthly in arrears.
- **Self-Insured Weekly** – Due to the large membership in some agencies, if another JPA joins ACSIG as a self-insured member, they are required to pay the actual claims and Delta administration fee on a weekly basis. The ACSIG administration fee is billed on the last weekly invoice of the month. ACSIG pays Delta Dental the weekly claims and Delta admin fee each week.

Rates are revised and voted on by the JPA Board each May.

There are more than 100,000 employees covered in the dental program with membership statewide with a total budget of \$150 million annually



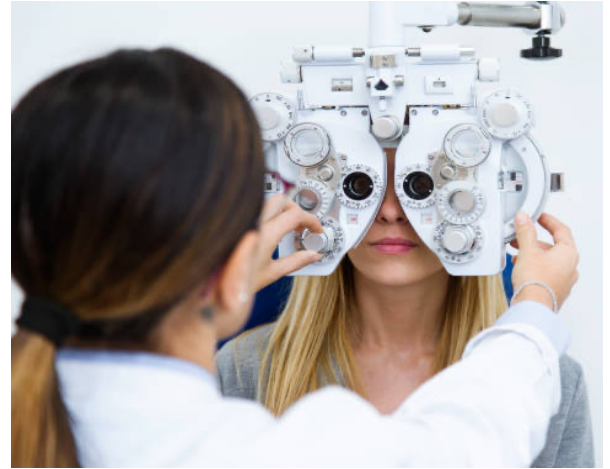
PREFERRED BENEFIT
INSURANCE ADMINISTRATORS



Vision Program

Beginning October 1, 1988 ACSIG partnered with VSP to begin a vision coverage program. ACSIG is 100% self-insured through VSP for this program. Members can join as a fully-insured member or a self-insured member.

- **Fully Insured** – pay a monthly rate per employee determined by underwriting based on their specific plan design and program offerings.
- **Self-Insured** – pay the actual amount of services rendered and a VSP administration fee and an ACSIG administration fee. The total amount of claims and fees is billed monthly in arrears.



Rates are revised and voted on by the JPA Board each May.

Currently there are over 40 school districts and 32,000+ employees participating in the ACSIG Vision program. Because the program is self-funded, members have a lot of flexibility for plan design. The program totals more than \$2 million. All eligibility is managed through ACSIG who partners with Alliant Insurance Services for all underwriting.



Member Resources

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